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(71) Applicant (for all designated States except US): DIS-COVERY LIFE (PTY) LTD. [ZA/ZA]; 25 Fredman Drive, 2196 Sandton (ZA).

(72) Inventors; and

- (75) Inventors/Applicants (for US only): RABSON, Kenneth, Steven [ZA/ZA]; 5 College Mews, Regina Avenue, 2192 Fairmount Extension (ZA). GORE, Adrian [ZA/ZA]; 6 Riviera Villas, Riviera Road, 2193 Killarney (ZA). MAY-ERS, Herschel, Phillip [ZA/ZA]; 32 Wordsworth Avenue, 2007 Senderwood (ZA).
- (74) Agents: GILSON, David, Grant et al.; Spoor and Fisher, P.O. Box 41312, 2024 Craighall (ZA).

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(54) Title: MANAGING A LIFE INSURANCE INVESTMENT

(57) Abstract: A method of managing an investment of a policyholder which corresponds to a sum assured is described. The invention has particular application to life insurance. The policyholder selects a basic sum assured, and a periodic basic premium corresponding to the basic sum assured is calculated. The basic sum assured is linked to one or more financial indices so that the value of the total sum assured increases or decreases with changes in the value of the indices. An additional premium is calculated based on the cost of the linking, and a composite periodic premium is calculated. By using derivative instruments, the policyholder's investment corresponds to the actual sum assured from inception of the policy, compared with conventional schemes which involve the periodic investment of the policyholder's contributions.

INTERNATIONAL SEARCH REPORT

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Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)			
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WEST, DIALOG			
C. DOCUMENTS CONSIDERED TO BE RELEVANT			
Category*	Citation of document, with indication, where a	ppropriate, of the relevant passages	Relevant to claim No.
X	US 5,991,744 A (DICRESCE) 23 No	vember 1999, col. 4, line 25	1-14
	thru col. 15, line 65.		
Α	US 5,631,828 A (HAGAN) 20 May 1997, entire document.		1-14
Further documents are listed in the continuation of Box C. See patent family annex.			
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Facsimile N	lo. (703) 305-3230	Telephone No. (703)-305-1061	